

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Roger L. Tosten
Debtor

Case No. 20-00081-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Nov 10, 2022

User: AutoDocke
Form ID: 3180W

Page 1 of 2
Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 12, 2022:

Recip ID	Recipient Name and Address
db	Roger L. Tosten, PO Box 243, Marion, PA 17235-0243
5402897	+ Freedom Mortgage Corporation, C/O ROUNDPOINT MORTGAGE SERVICING, 446 Wrenplace Road, Fort Mill, SC 29715, Freedom Mortgage Corporation C/O ROUNDPOINT MORTGAGE SERVICING 29715-0200
5402896	+ Freedom Mortgage Corporation, C/O ROUNDPOINT MORTGAGE SERVICING, 446 Wrenplace Road, Fort Mill, SC 29715-0200
5289496	+ McCabe Weisberg & Conway PC, 123 South Broad Street, Suite 1400, Philadelphia, PA 19109-1060
5289497	+ Mooney & Assoc, 230 York Street, Hanover, PA 17331-3270
5294554	SHAFFER EQUIPMENT, PO BOX 976, CHAMBERSBURG PA 17201-0976
5294568	+ State Farm Bank, F.S.B., c/o, McCabe, Weisberg & Conway, LLC, 123 South Broad Street, Suite 1400, Philadelphia, PA 19109-1060

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: bankruptcy@bbandt.com	Nov 10 2022 18:44:00	BB&T now Truist, P.O. Box 1847, 100-50-01-51, Wilson, NC 27894-1847
cr	+ EDI: RECOVERYCORP.COM	Nov 10 2022 23:43:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5289492	Email/Text: bankruptcy@bbandt.com	Nov 10 2022 18:44:00	BB&T, PO Box 1847, Wilson, NC 27894
5296202	+ Email/Text: bankruptcy@bbandt.com	Nov 10 2022 18:44:00	BB&T Now Truist, PO Box 1847, Wilson, NC 27894-1847
5289494	EDI: DISCOVER.COM	Nov 10 2022 23:43:00	Discover Bank, PO Box 15316, Wilmington, DE 19850
5289493	+ EDI: DISCOVER.COM	Nov 10 2022 23:43:00	Discover, PO Box 71084, Charlotte, NC 28272-1084
5291236	EDI: DISCOVER.COM	Nov 10 2022 23:43:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5289490	EDI: IRS.COM	Nov 10 2022 23:43:00	Internal Revenue Service, POB 7346, Philadelphia, PA 19101-7346
5289495	+ EDI: RMSC.COM	Nov 10 2022 23:43:00	Lowes Business Accounts, POB 965004, Orlando, FL 32896-5004
5289498	+ EDI: AGFINANCE.COM	Nov 10 2022 23:43:00	OneMain Financial, PO Box 1010, Evansville, IN 47706-1010
5294183	+ EDI: AGFINANCE.COM	Nov 10 2022 23:43:00	OneMain Financial, PO Box 3251, Evansville, IN 47731-3251
5289491	EDI: PENNDEPTREV	Nov 10 2022 23:43:00	PA Department of Revenue, Attn: Bankruptcy Division, Dept 280946, Harrisburg, PA 17128-0946
5289491	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 10 2022 18:44:00	PA Department of Revenue, Attn: Bankruptcy Division, Dept 280946, Harrisburg, PA 17128-0946
5289499	+ Email/Text: HOME.SFBANK-BCCBKNOTICE@fisglobal.com		

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		Nov 10 2022 18:44:00	State Farm Bank, 3 State Farm Plaza N-3, Attn Customer Care Group, Bloomington, IL 61791-0002
5314423	+ Email/Text: BKelectronicnotices@cenlar.com	Nov 10 2022 18:44:00	State Farm Bank, F.S.B., c/o Cenlar FSB, Attention: BK Department, 425 Phillips Blvd, Ewing, NJ 08618-1430
5289974	+ EDI: RMSC.COM	Nov 10 2022 23:43:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 16

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 12, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 10, 2022 at the address(es) listed below:

Name	Email Address
Brian C Nicholas	on behalf of Creditor FREEDOM MORTGAGE CORPORATION bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
Gary J Imblum	on behalf of Debtor 1 Roger L. Tosten gary.imblum@imblumlaw.com gary.imblum@ecf.inforuptcy.com;carol.shay@ecf.inforuptcy.com;sharlene.miller@ecf.inforuptcy.com;bernadette.davis@ecf.inforuptcy.com;gary.j.imblum@ecf.inforuptcy.com;imblumgr82281@notify.bestcase.com
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
Marisa Myers Cohen	on behalf of Creditor FREEDOM MORTGAGE CORPORATION ecfmail@mwc-law.com
Marisa Myers Cohen	on behalf of Creditor State Farm Bank F.S.B. ecfmail@mwc-law.com
Peter E Meltzer	on behalf of Creditor TRUIST BANK bankruptcy@wglaw.com ibernatski@wglaw.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 7

Information to identify the case:

Debtor 1

Roger L. Tosten

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-3450

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN --

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:20-bk-00081-HWV

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Roger L. Tosten

11/10/22**By the
court:**Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.